

**Amendments to the Specification**

Please replace the existing title with:

- - Three-layer Lower Capacitor Electrode - -

On page 1, following the title of the subject application, please insert the following paragraph:

- - This application is a divisional application of U.S. Patent Application Serial No. 08/560,087 filed on November 17, 1995, issued as U.S. Patent No. 5,824,563 on October 20, 1998. - -